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AMENDMENTS TO THE CLAIMS

1 – 69. (CANCELLED)

70. (CURRENTLY AMENDED) A method comprising:
accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;
determining ~~generating~~, by a computer, a certificate identifier corresponding to the financial account ~~linked to an account identifier that is associated with a financial account~~, said certificate identifier being different from said account identifier;
assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;
producing a gift certificate including thereon said corresponding certificate identifier,
said gift certificate not including said account identifier; and
distributing said gift certificate to an owner of said financial account.

71. (PREVIOUSLY PRESENTED) The method of claim 70 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

72. (PREVIOUSLY PRESENTED) The method of claim 70, further including the steps of:
receiving an indication of a gift certificate redemption; and
updating stored account data to reflect the redemption.